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UNIVERSITAS NEGERI PADANG

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Padang International Conference  
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"Advancing Business and Economy in The Digital Era"  
held in Padang on 2<sup>nd</sup> - 3<sup>rd</sup> of July 2018



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# E-CONSUMER BEHAVIOR; THE ROLES OF ATTITUDES, RISK PERCEPTION ON SHOPPING INTENTION-BEHAVIOR

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## ABSTRACT

The objective of this research is to examine the roles of attitudes, the risk perception on intention and behavior online shopping, among students. The data were collected from the samples through a five-Likert scale questionnaire. The samples of adolescents who were still studying in Malang city were 500 persons, that taken using an accidental sampling technique. The data for building the purposed model were verified in terms of the completeness, the existence of outliers and the normal distribution. The Structure Equation Model was build supported by AMOS version 18. From the adequate data, a good structural model was build with the Goodness of Fit values: RMSEA=0,079; AGFI=0,857; GFI=0,891; CFI=0,910; TLI=0,892. The result showed that the attitudes towards online shops played positive and significant roles in promoting the online shopping intention and also risk perception but in negative direction. The other finding was that online shopping behavior made by the adolescents was not based on their intention. The implication for improving the intention and behavior on the online store can be improve by building a interesting attitude of online stores attributes and minimize the consumer's risks, such as the accuracy of time order delivery, the consumer private data protection.

**Keywords:** *Online shopping, Behavior, Intention, Attitude, Risk Perception, Consumer*

## 1. INTRODUCTION

Technology of information and communication has been growing in an incredible speed. One of the signs of the development is the wider use of the Internet in daily life (Garg, 2016; Masoud, 2013). The Internet has been penetrating into and playing important roles in the life of human beings all over the world (Katawetawarak & Wang, 2011), including in the field of business. This condition gives impacts on the internet-based businesses with various forms and names such as e-shop, e-store, Internet shop, web-shop, web-store, online store, and virtual shop that have been growing well (Arshad, Zafar, Fatima, & Khan, 2015a; Bhatt1, 2014; Shergill & Chen, 2005; Suresh & Shashikala, 2011; Vaghela, 2014; Zhou, Dai, & Zhang, 2007), and happens in various parts in the world, including Indonesia. The existence of the internet-based shopping or usually called online shopping causes Indonesian people to be faced with two choices of shopping: off-line in shops or other types of shops that are physically established in a certain place or online shopping, or a virtual shopping place which is physically inexistent in a certain place. Each has its own strengths and weaknesses. Various benefits from online shopping are as follows: the ease of shopping, time efficiency, time flexibility, shopping that may be made in remote areas, improving the consumers' intent to buy, trials through online shopping, and the like. Clearly, online shops are preferred or tend to be preferred and popular among modern people (Bashar & Wasiq, 2013; Chandra & Sinha, 2013; Haryo & Budhi, 2015; Jun & Jaafar, 2011).

The number of online shoppers in general has been significantly growing all over the world (Akin & Seçilmiş, 2015; Cheng, Liu, & Wu, 2013). *The results of a survey made by The Nielsen Global Survey of E-Commerce* on consumers possessing internet access in 60 countries ((Nielsen, 2014), showed that online

shopping of daily needs such as the airplane tickets, fashions, hotels and travelling, has been increasing in number. In Indonesia, since 2010, in line with the significant increase and changes of the provision of products and services from the online-based retailers, online shopping has been increasing and popular. Consumers at present tend to use online media and look for online paths to examine, or look for products or services needed and wanted. Meanwhile the results of the survey made by Indonesian Internet Service Provider Association (APJII) stated that the penetration level of Internet users in Indonesia in 2012 was 24.23%, but in 2014 its growth reached 34.9% (APJII, 2014). Some of the internet users were for business transactions or shopping, so that the penetration of the internet also gave effects on the use of online shopping. What is interesting viewed from the demographic aspect is that the use of internet for shopping is mostly dominated by the age group of less than 40 years. The increasing number of online shoppers is triggered by the growing number of various kinds of online shops. Moreover, the stimulus given by the sellers or online shops, interesting visualizations, service quality (Ahmad, Vanja, & Wamadeva, 2014), the ease of shopping (Hsu & Bayarsaikhan, 2012b), and also infrastructures also support the growing online shopping. The question is: what is the basis of the consumers to intend to do online shopping.

The changes of the consumers from offline shopping into online one is interesting to study (Hsu & Bayarsaikhan, 2012b), not only in terms of the empirical phenomenon side, but also from the theoretical side. It is the empirical model which has been being developed up to now. In the academic perspective, the shift has practical, empirical and theoretical consequences. At theoretical level, it clearly will be happen some changes in variables or factors that may explain why it occurs. Moreover, it is necessary to redesign or restudy the theories that have been used to explain the phenomenon that has been changed and also it is important to introduce a more appropriate theory. Studies trying to apply basic theories on online shopping behavior that haven much been found, but the results varied among one research and another. One of the models well-known in various literatures is a cognitive behavioral model.

Studies trying to apply the basic theories on online shopping behavior have been made, but the results varied between one researches and another. One of the models well known in various literatures is Cognitive Behavioral Model. The models used in explaining a shopping phenomenon are among others *Theory of Planned Behavior (TPB)*, and *Theory of Reason Action (TRA)* (Ajzen, 1991, 2011). TPB model is generally used to explain the phenomenon of the use of ICT in shopping. Some researchers have tried to apply the TPB to explain the shopping behavior in the Internet, for examples George (2004) and Johar and Awalluddin (2011), Yuliharsi, Islam, and Daud (2011), and Jin, Abdullah, Nizam, Rahim, and Safizal (2016). Dissimilarity or even inconsistency of the findings has motivated researchers to fill in the gap.

Empirically, dealing with various evidence on the explanatory variables of the online shopping intention and behavior, Adnan (2014) made a research intended to test the determinant of online shopping in Pakistan. From his research it was found that consumer hedonic motivation and the website condition influenced shopping attitude and behavior. Another factor tested was the risk perception, and the result showed that the variable gave some effects but negative ones. In line with the research, Ganapathi (2015) tried to test the factors influencing online shopping behavior in Chennai. Using a regression analysis, it was known that security significantly positive influence on the consumers' online shopping behavior.

In general, actually some people still hesitate to do online shopping. There is a research showing that online shopping makes some people frustrated and upset with this kind of shopping. They even were worried that this shopping would bother their privacy, as a result they were reluctant to buy something through online



shop (Dai, Forsythe, & Kwon, 2014), including consumers in Indonesia. Their hesitation was especially caused by the fact that they did not directly meet or interact with the sellers. This shows that security is one of the important factors that may influence the decision to do online shopping. Evidence from another research showed that consumers' perception on risk or an online shopping system determined shopping intention and behavior. Some related researches showed that the security factor (Yuliharsi et al., 2011), consumers or candidate consumers' attitudes towards online shopping system (Ariff, Sylvester, Zakuan, Ismail, & Ali, 2014), and risk perception (Dai et al., 2014; Hong, Zulkiffli, & Hamsani, 2016; Hsu & Bayarsaikhan, 2012a; Maziriri & Chuchu, 2017), are factors contributing to the online shopping intention.

Evaluation of either the goodness and the badness of online shops that may cause the feelings of like or dislike and the perception built by the consumers on the weaknesses they would suffer from has given various empirical evidence between one researcher and another. Therefore, this theme is still appropriate to study. From the description about this phenomenon, and the empirical evidence above, the phenomenon of the consumers', especially adolescents' behavior to online shopping needs to be studied.

## **1. LITERATURE REVIEW AND HYPOTHESIS**

### **Behavior Theory**

The phenomenon of online shopping may be explained using the theory of behavior. Two theories of behaviors are as follows: theories of planned behavior and reasoned action proposed by Itjek Azjen. The theories explain that the behavior emerging in someone is explained or influenced by intention behavior. Meanwhile behavior intention emerges as the result of or is explained by the attitude variable on the object of behavior or the subjective norm coming from the environment out of someone. Another variable becomes the explanatory model of the behavior is the behavior control variable. This variable serves as the control variable for the emergence of behavior. One will show a certain behavior, and it depends on the ease of the access to something that either facilitates or hinders the emergence of behavior. This theory is mostly used to be the foundation of the researches on behavior, including those in the context of shopping in online shops. Some researchers applied this theory (Hasbullah et al., 2016), (Cameron, Ginsburg, Westhoff, & Mendez, 2012; Corner & Arnotage, 1998; George, 2004)

### **Online Shopping Intention and Behavior**

Intention and behavior are two terms which are closely related to one another. In *Dictionary of Psychology*, behavior is defined as a generic term covering action, activity, response, reaction, movement, and operation process which is a measured response from a living organism. A long standing tradition shows that a behavior contains a set of coherent limits. Behavior will be more meaningful if it is related to something measured. Meanwhile intention is a planned decision with an objective or belief oriented into certain objectives. Behavior refers to a real action that is directly observable and that's is related to what is done by someone. Behavior in life is the aspect from a reality (Black, 1976) and in social life possesses various aspects such as social stratification, cultures, organization and social control. Behavior in a social context show different variations. Differences emerging in behavior will be determined social aspects.

The study of behavior may be conducted by understanding a behavior theory. One of the theories is Theory of Planned Behavior. This theory is often called as reasoned behavior that has much been applied in various fields such as consumers' attitude. An individual's actual behavior is influenced by some factors. The Theory of planned Behavior was proposed by Icek Ajzen in 1985 through his article with the title of "From intentions to actions: A theory of planned behavior". This theory is developed from the Theory of Reasoned Action" was proposed by Martin Fishbein together with Icek Ajzen in 1975.

In this modern system, selling goods is not merely in a place which is physically seen in a certain location, but it may be made through a virtual media which is generally called online shops. An Online shop is an alternative way for shopping. In shopping in an online shop, consumers are not necessary to visit to a place like what happens in a conventional shop. Consumers may stay in their houses, in the own rooms or even in cars when they are on journeys to certain locations without visiting the shops physically. Their shopping activities are not limited by time or place (Wanga, Malthouseb, & Krishnamurthia, 2015). Using this way of shopping, consumers will be more efficient in time (Riaz & Raman, 2015). This condition facilitates the emergence of one's intention to do online shopping. Intension is some readiness to act in one's self, mind or heart. Intention is a decision that results in consequences and its power is measurable. In the context of online shopping or purchase intention, it can be understood as costumers' willingness to buy certain products or services. While, in a narrower context, online shopping may be understood as customers' intention to use a shopping system through online. In the theory of planned behavior, intention is determinant of one's behavior. in this theory, intention means as an indication of one's readiness to do something that may be seen or indicated by how someone wants to try, and one's effort to do or make a plan to act. (Ajzen, 1991, 2011).

### **Risk Perception**

Risk is meant to be consequences one should face as a result of his choice among a number of alternatives. The consequences may be either positive or beneficial or negative (uncertain) (Maziriri & Chuchu, 2017; Sharma & Kurien, 2017). In the context of online shopping, risks one will get may be risks in finance or product (Suresh & Shashikala, 2011) or other risks valued or perceived by consumers, for examples, the product ordered is not appropriate or late to arrive in the consumers or it might be that the personal data are misused. Although not all consumers using the online system experience such risks, but the risks might happen. Consumers who never do online shopping will get and process such information, and then they judge and justify the information. The result of the judgment may be positive or negative, which at last affect the consumers' desire and intention to use the online shopping system. The factors of risk perception a consumer will face in online shopping may be found in various literatures used by various researchers using different terms with the relatively same meaning such as Jusoh and Ling (2012), Cheng et al. (2013), Masoud (2013), Ariff et al. (2014), Dai et al. (2014), Akin and Seçilmişb (2015), Arshad et al. (2015a), Sreya and Raveendran (2016), (Hong et al., 2016) , (Sharma & Kurien, 2017)

### **Attitude towards Online Shops**

Attitude is an evaluative response in the form of being glad or sad, positive or negative one may feel of an physical or non physical object. This feeling emerges after one gets a stimulus from a certain object. Attitude has uniformed meaning. Attitude may mean to be a level of negative or positive effect dealing with a certain object. Moreover, attitude is defined as a form of evaluation or reaction of feeling that supports or does not support a certain object. In the context of online shopping, attitude may mean to be one's response to components, attributes, or something inherent in the online shop. The concept of attitude much be used in the matter related to the use of the Internet in shopping, attitude towards e-commerce (Jusoh & Ling, 2012), and online shopping (Ahmad et al., 2014; Al, 2014; Ariff et al., 2014; Bhatt1, 2014; Li & Zhang, 2002; Shergill & Chen, 2005; Teo, 2010).

As a response, evaluative attitude will emerge when one is faced with an object of the attitude. A response will emerge of one is faced with a stimulus requiring the emergence of a reaction. The emerging attitude towards a stimulus is not static and open to various conditions, situations, and the time where and when one

should express his/her attitude. Attitude is reinforced by belief as a cognitive component. Attitude often raises strong feeling as emotional components and then it encourages the emergence of intention to a certain behavior as the component of action tendency. Attitude is a concept possessing structures and components. In general in the literature of psychology, the attitude structure consists of cognitive, affective and conative components. David, S, and L. (1962) Explain that the attitude structure consists of three components, namely cognitive, feeling, and action tendency. Cognitive component (cognition) is a general term in psychology covering a mental process transforming inputs to knowledge. The mental process covers perception, thinking, language, memory and decision making.

The affective component deals with a subjective emotional matter of an object. Feeling or emotion of an object is determined by belief or what is believed by someone on the concerned object. This component may be in the form of glad or sad feelings in oneself. (David et al., 1962) explain that action tendency serves as the whole action readiness dealing with attitude.

### **The Effects of Intention on Shopping Attitude**

The basic theory that is used to explain the relationship between intention and behavior dealing with the phenomenon of online shopping in this present research is Theory of Planned Behavior proposed by Azjen. In this theory, it is explained that the explanatory variable nearest to behavior is intention. This theory has been used by many experts in the context of online shopping, such as George (2004), Lim and Dubinsky (2005), and also Lee and Ngoc (2010). There have been many studies tried to test the effects of shopping intention on online shopping behavior. For example, the research result made by Jin et al. (2016) showed that intention gave significant effects on online shopping attitude. In Gültekin and Özer (2016), it is shown that online shopping is impulsive irrational in nature, on the basis of hedonic characteristic. Meanwhile, according to Chen's (2008) research result, online buying tends to be impulsive for a certain type of goods. In general, researches trying to play the intention variable to explain a certain behavior tend to show something in line with the theory of planned behavior that intention is able to explain intention well. Other researches playing the roles of the two variables are those made by among others (George, 2004; Lee & Ngoc, 2010; Lim & Dubinsky, 2005). From the empirical evidence, a hypothesis (H1) may be formulated as follows:

**H1** : Shopping intention plays significant roles in online shopping behavior.

### **The Roles of Attitudes towards Online Shopping behavior**

In the theory of planned behavior or the theory of reasoned action, attitude influences the formation of intention to do a certain action. One's attitude toward something theoretically will tend to raise an intention to something. In the context of online shopping, attitudes towards or the system of online shopping or online shops play roles in influencing the emergence or in promoting the shopping intention using the online media. Researches showing the significant roles of attitudes towards various aspects of online shopping may be found in various scientific publications such as Park (2009), Delafrooz, Paim, and Khatibi (2010), Thompson (2010), Hsu and Bayarsaikhan (2012a), Shoki, Michele, Norhayati, Khalid, and Mat (2014), Zendejdel, Paim, and Osman (2015), Khan and Chavan (2015), Haryo and Budhi (2015), and Juho (2015). Based on the theoretical and empirical studies, a hypothesis (H2) is established:

**H2**: Attitude towards online shops plays significantly positive roles in online shopping intention.

## The Effects of Risk Perception on Shopping Intention

Consumers' perception of the risk they will face in online shopping is assumed to give effects on their intention to choose online shopping. Characteristics of online shopping are aspects valued by consumers. Information obtained on the aspects which are processed, valued and produced will be used as the basis for the determination or the calculation of risk they will get when they do online shopping. The risks deal with the quality of the ordered goods, the address of the orderer, and also misuse of personal data that might happen to consumers. Some researches that have tried to test the risk perception are among others as follows. Forsythe, Kim, and Petee (2004) explained a model which becomes the antecedent of intention in online shopping. In the model, risk perception became an antecedent variable influencing online intention, besides intention of the benefits. Lin (2008) also tested two factors, namely subjective norm and risk perception as the internal variables influencing online shopping behavior and intention. Moreover, Hsu and Bayarsaikhan (2012a) also tested the risk perception variable in the context of online shopping. juga menguji variabel persepsi risiko pada konteks berbelanja via online (Shoki et al. (2014), Arshad, Zafar, Fatima, and Khan (2015b), Khan and Chavan (2015), and Haryo and Budhi (2015)). From the descriptions above, a hypothesis (H3) is formulated;

**H3:** Risk perception plays significantly negative roles in the interest in online shopping.

### 3.METHODOLOGY

#### Approach

The objective of this present research is to test the roles of the attitude and risk perception variables in online intention and behavior. The testing was made by positioning variables of attitudes toward online shop and risk perception to unobservable variables namely online shopping intention and attitude. The objective of this present research would be reached by applying a quantitative causality approach.

#### Population, Sample and Sampling Technique

Population becoming the whole universe, as the field of generalization in this present research was adolescents at the age from 13 to 25 years, with accesses to the internet either mobile phone, smart phone or other media. The adolescents were university students staying or studying in Malang city, East Java, Indonesia. Five hundreds adolescents were sampled as respondents using accidental sampling technique. They were intentionally met by the enumerators of this research in their campuses.

#### Variable and Measurement Indicator

Variables that would be used to build the model in this research were latent variables which were measured using items of measuring indicators, and which are presented in detail in TABLE 1 below:

TABLE 1 Variable and its measuring Indicator

Variable	Operational Definition	Measurement Item (Code of item)
Attitude toward E-shop	Positive or negative feeling of online shops (Ahmad et al., 2014; Bhatt1, 2014; Dijst, Farag, & Schwanen, 2005; Li & Zhang, 2002; Teo, 2010)	- Goods ordered arrived on time Att1)
		- The information is provided completely in detail (Att2)
		- The goods may be bought anytime for 24 hours (Att3)
		- The online shopping may choose and compare goods easily (Att4)
		- The online shop feature may help look for information of



		<ul style="list-style-type: none"> <li>products that will be bought (Att5)</li> <li>- The design and the layout of the online shop help facilitate to look for the products that will be bought (Att6)</li> <li>- Online shopping may save time (Att7)</li> <li>- Online shopping does not waste time (Att8)</li> <li>- Online shopping is not boring (Att9)</li> </ul>
Risk perception	Evaluation of anything resulting some losses to have when one does online shopping (Akin & Seçilmiş, 2015; Ariff et al., 2014; Cheng et al., 2013; Hong et al., 2016; Mariani, 2012; Masoud, 2013; Shafeeque & Thomachan, 2017; Sreya & Raveendran, 2016)	<ul style="list-style-type: none"> <li>- The quality of the goods bought is not in line with the offered guarantee (Risk1)</li> <li>- It might be possible the online shops cheat (Risk1)</li> <li>- The ordered goods arrive on time as informed by the online shop (Risk1)</li> <li>- The goods ordered might not be conveyed to the buyer (Risk1)</li> <li>- There is feeling that personal data will be misused by the third party or other people (Risk1)</li> <li>- It might get default or unusable goods (Risk1)</li> <li>- It might get expired goods</li> <li>- It is not easy to cancel the transaction in buying goods in online shops (Risk1)</li> <li>- The goods ordered might be default due to the packaging agency (Risk1)</li> <li>- Online shops are used for shopping (Risk1)</li> </ul>
Shopping on E-shop Intention	The interest to shop in the future through online shops (Galina, Oleksiy, & Karina, 2016; Haryo & Budhi, 2015; Hsu & Bayarsaikhan, 2012a; Kautonen, Van Gelderen, & Fink, 2015)	<ul style="list-style-type: none"> <li>- There is intention to continue using online shops (IntenOL1)</li> <li>- Online shopping is done when ordinary shops do not provide the needed goods (IntenOL2)</li> </ul>
E-shopping behavior	Action Shopping using online shops (Arshad et al., 2015a; Chandra & Sinha, 2013; Jain, Goswami, & Bhutani, 2014; Shirokova, Osiyevskyy, & Bogatyreva, 2016; Smith et al., 2007)	<ul style="list-style-type: none"> <li>- The average frequency of shopping is shown in a certain period (Behav02)</li> <li>- No doubt is made in using online shops, beside off-line shops (Behav03)</li> </ul>

### Technique of Data Collection

The data were collected from the sample respondents using written questionnaires with five-Likert Scale. The questionnaires tested in terms of their validity and reliability. The number of valid items in the questionnaires to measure the attitude toward e-shop is 9; risk perception, 8; shopping E-shop intention, 2; and online shopping behavior is 2. Each item of the construct measuring variable has the validity value of more than 0.40 and each variable has the reliability value of the *Alpha Cronbach* that is higher than 0.60. Items which were not valid and not reliable were deleted in this research.

### Data Analysis and Hypothesis Testing

The objective of this present research is to build a causality model consisting of a structural and measurement model. The model that relates among unobservable variables proposed in this present research was based on the data that fulfilled certain criteria. The data were obtained from the respondents via questionnaires. The questionnaires collected from the sample respondents were verified before being analyzed. The number of questionnaires distributed to the respondents was 500, but not all of the questionnaires fulfilled the requirements as the materials for building the model. There were merely 322

questionnaires that are appropriate for building the model. The final model that would be interpreted is the model fulfilling the requirements of Goodness of Fit (GOF), consisting of the following criteria: small or insignificant *Likelihood ratio chi-square statistics*, Probabilitas higher than 0,05, *Root Mean Square Error Approximation* (RMSEA) , *Goodness of Fit Index* (GFI), *Adjusted Goodness of Fit Index* (AGFI), *CMIN/DF Tucker Lewis Index* (TLI), *Comparative Fit Index* (CFI). See TABLE 2.

TABLE 2 Goodnes o Fit Index of the Model	
Goodness of Fit Index	Cut of Value
$\chi^2$ Chi Square	Smaller than $\chi^2$ table
Significancy Probability	$\geq 0,05$
RMSEA	$\leq 0,08$
GFI	$\geq 0,90$
AGFI	$\geq 0,90$
CMIN/DF	$\leq 2,00$
TLI	$\geq 0,95$
CFI	$\geq 0,95$

Source: Joseph F. Hair, William C. Black, Barry J.Babin, and Anderson (2009)

In the model that had fulfilled the GOF requirements, relationship paths existed between one latent variable and the other. The inter-variable relationship path was made to test the meaningfulness in line with the proposed hypothesis. The proposed hypothesis for each path was tested using a t-test for each causality relationship path. The testing was made by comparing the value of the T-count for each relationship path and that of the T-table with the significance level of 95% or alpha 5%. If the value of the T-count is higher than that of the T-table, the working hypothesis (Ha) proposed is accepted, whereas the Null hypothesis (Ho) was not accepted.

## 2. RESEARCH RESULTS AND DISCUSSION

This present research used questionnaires as the tool to collect the data. From 500 questionnaires distributed to the sample respondents, a as a whole there were returned well and completely. However, before being used to build a model, the questionnaire-based data were needed to detect in terms of some matters as the requirements to build a model consisting of outlier, distribution normality, and also the existence of missing data or invalid data. After the data requirements were identified, there were merely 322 data which were appropriate and could be used to build the model. The results of the modelling are presented in Figure 1.

In the model it seems that the number of the attitude (online attitude) variables was 9 (nine) with each standardized coefficient value which was higher than that of the standardized value namely 0.70. This indicates that the nine indicators are unidimensionally valid for measuring the construction of the attitude variable. At the risk perception variable, the early design of the number of the measuring indicator was ten. But, there were some indicators which were invalid with the standardized coefficient value which was lower than 0.5. The indicators were Risk4 and Risk5, so that they were not used as the indicators for measuring the perception variable of the risks in online shopping. Other indicators which were said to be valid with the standardized coefficient value ranged from 0.74 to 0.88. Meanwhile, the online transaction or shopping intention and the online shopping behavior were merely each measured using two indicators. The online

shopping intention variable was measured by IntenOL1 and IntenOL2 with the standardized coefficient values of 0.69 and 0.83 respectively. Different from other variables, online shopping behavior was measured with Behav02 (0.65) and Behav03 (-0.65), each with coefficient value which was relatively low or was lower than 0.70, but both were still appropriate to be used as the measuring indicators. Visually, the structural and measurement model in this resent research is presented in Picture 1, while the value of the Goodness of Fit Model is presented in TABLE 3.

TABLE 3. Goodness Of Fit of the Full Latest Model

GOF Measure	Cut-Off Value	Value of Modeling Result	Conclusion
Chi-Square	Low	234,177	-
Probability	Higher	0,000	-
RMSEA	0,080	0,079	Good
AGFI	0,900	0,857	Good
GFI	0,900	0,891	Good
CFI	0,900	0,910	Good
TLI	0,900	0,892	Good

Source : Amos Printout

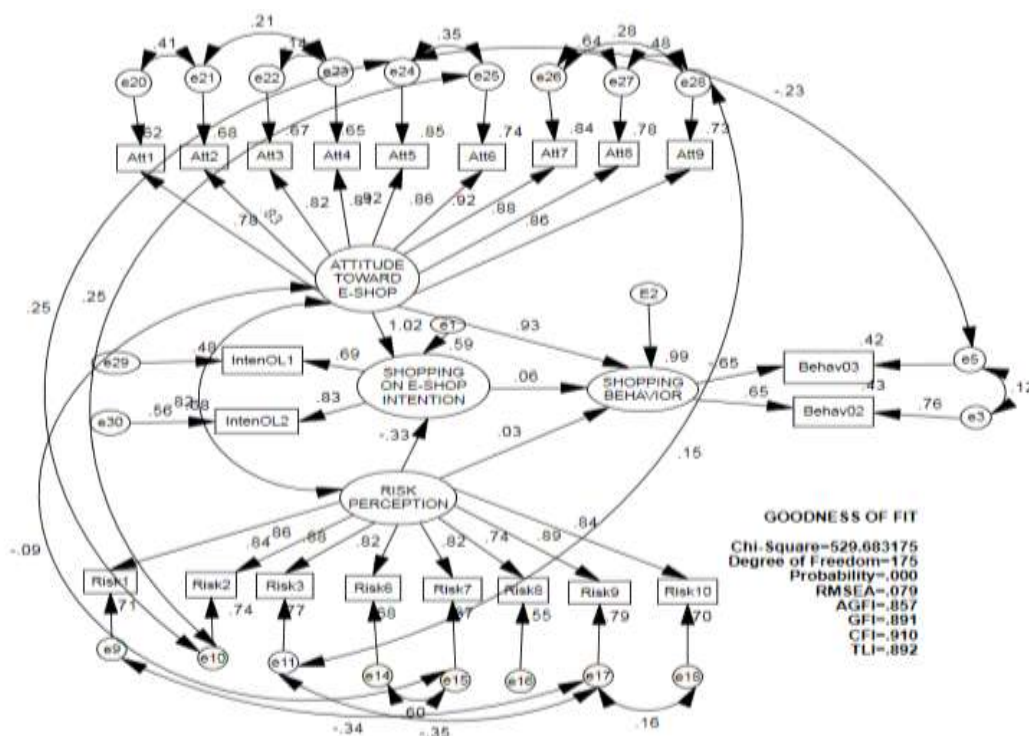
Figure 1 shows the construction of a latent variable with a valid indicator, indicated by a standardized coefficient value greater than 0.6. It also shows the standardized coefficients of the hypothesized latent variables. The amount of the standardized coefficient (Estimate), the statistical value (CR) and p-value (probability value) for the latent variable relation paths tested in this research model are contained in table 4. In the table it is shown that not all coefficients of latent latitude on the model is statistically significant. A path with CR value greater than 1.96, and a p-value smaller than 0.05 indicates significant, so the null hypothesis ( $H_0$ ) is rejected. The magnitude of the path coefficient, the critical value (CR), p-value and the acceptance decision of the hypothesis of all the paths model constructed are presented in Table 4.

TABLE 4. Hyphotesis Testing Summary

	Path	Estimate	S.E.	C.R.	P	Decision
Shopping On E-Shop Intention	← Attitude Toward E-Shop	.557	.079	7.056	.000	$H_0$ reject
Shopping On E-Shop Intention	← Risk Perception	-.185	.066	-2.817	.005	$H_0$ reject
Shopping Behavior	← Risk Perception	.023	.067	.338	.735	$H_0$ not reject
Shopping Behavior	← Shopping On E-Shop Intention	.068	.116	.582	.561	$H_0$ not reject
Shopping Behavior	← Attitude toward E-Shop	.609	.103	5.921	.000	$H_0$ reject

Source: Amos Printout

Figure1. Structural dan Measurement Model with Standardized Coefficient



### The Roles of Attitude towards Online Shopping Intention

In the Theory of Planned behavior or the Theory of Reasoned Action, attitude influences the formation of intention to do a certain action. The emergence of online shopping intention in the adolescences was assumed to be influenced by their attitude. Empirically, this theory has been much applied to explain the phenomenon of online shopping and the results have confirmed the roles of attitudes in behavior intention. At the case of online shopping, the consistency of the relation of the two variables may be shown. The attitudes towards online shopping system played the roles of influencing the emergence or encouraging the shopping intention via online media. The results of the present research in terms of the roles of attitude in raising the online intention among adolescents also were also similar. The path coefficient of the relationship between attitude and significant intention became the standard to confirm the significance of the relationship between the two variables. Similar researches showing the relationship in the significant roles between the attitudes towards various online shopping aspects and the shopping intention may be found in various scientific publications, for examles those made by Park (2009), Delafrooz et al. (2010), Thompson (2010), Hsu and Bayarsaikhan (2012a), Shoki et al. (2014), Zendehdel et al. (2015), Khan and Chavan (2015), Haryo and Budhi (2015), and Juho (2015), although as a whole their research results are not the same with the results of this present research. But there is a similarity in one variable tested, namely attitude, and the result indicated that attitudes affected the online shopping intention.

## **The Effects of Risk Perception on Shopping Intention**

Consumers' risk perception of the online shopping was indicated from the effects of their intention to choose online shopping. Due to the characters of the online shopping system, a lot of consumer making online shopping consider or calculate some risks they would face such as among others the quality of the goods that is not as good as expected, the possibility that the goods would not come on time, even the misuse of personal data. The results of the data analysis indicated that the risk perception gave effects of the consumers' intention to do online shopping. The significant negative value of the path coefficient showed that the risk perception variable gave effects in the consumers' intention to do online shopping. Meanwhile the negative sign showed that if the risk was higher, then the intention to do online shopping would be lower, and vice versa. The result of this present research is in line with that of other researches trying to test the risk or risk perception of various forms of online shopping in shopping intention. Some researches showed results similar those of this present research. Forsythe et al. (2004) described a model becoming the antecedent of the intention in online shopping. In the model, the risk perception became an antecedent variable influencing the online shopping intention, besides that of the benefits. Lin (2008) tested two factors, namely the subjective norms and risk perception as the internal variable influencing the online shopping intention and behavior of. The result of the testing showed that the risk perception contributed to the online shopping behavior. Moreover, Hsu and Bayarsaikhan (2012a) also tested the risk perception variable to the online shopping context. The result showed that the risk perception gave negative effects on the online shopping intention. Other researches showed the same results, among others Shoki et al. (2014), Arshad et al. (2015b), Khan and Chavan (2015), dan Haryo and Budhi (2015).

## **The effects of Intention on Shopping Behavior**

The basic theory used to explain the online shopping phenomenon in this present research is the The Theory of Planned Behavior. In the theory it is described that the closest variable as the explanatory variable is intention. This theory has been applied in the many contexts of online shopping such as George (2004), Lim and Dubinsky (2005), and also Lee and Ngoc (2010). If this theory model is adopted, the explanatory variable closest to the online shopping behavior is intention. Many researches showed that online shopping intention gave effects on online shopping behavior. Jin et al. (2016) showed that intention gave significant effects on online shopping. But in this present research, it is not the case that intention is not the explanatory variable closest and the most significant to the online shopping attitude. This indicates that the adolescents, serving as the respondents in this present research, did not base their online shopping on their rational intention. Their online shopping were irrational impulsive based on hedonic attitude. This is also mentioned in the research results made by Gültekin and Özer (2016), but the research result made by Chen (2008) showed that online shopping tended to be impulsive in purchasing certain types of goods.

## **3. CONCLUSIONS**

Some conclusions are made from the research results. The attitude towards online shopping and risk perception in online shopping has influence or contributed to the emergence of online shopping intention. Positive attitude towards the characteristics in an online shopping system has given effects on the emergence of high intention of consumers or candidates of consumers to do online shopping. The risk perception that would happen to consumers has also influenced online shopping intention. The higher risks or losses consumers face, the lower the consumers' intention to do online shopping will be. The

contribution of the effects of intention to online shopping is not significant. Theoretically, especially the Theory of Planned Behavior, intention would contribute to the emergence of behavior. This applies for the normal condition. It means that the actors thought rationally. In the case of online shopping, the relationship between intention and behavior would be significant under the rational condition. Consumers doing online shopping seemed irrational or especially, especially in this case, the adolescents tended to be irrational. They did shopping without any planning, but he did it in a hedonic and impulsive, or irrational way. Therefore, intention does not base the attitude towards online shopping.

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